

**Information to identify the case:**

Debtor 1 **Robert J. Wentzel**  
First Name Middle Name Last Name  
Debtor 2 **Laura L. Gibson**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **17-25121-GLT**

Social Security number or ITIN **xxx-xx-6693**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0709**  
EIN **-----**  
Date case filed for chapter **7 12/28/17**

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Robert J. Wentzel	Laura L. Gibson
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2836 Connecticut Ave. Pittsburgh, PA 15216	2836 Connecticut Ave. Pittsburgh, PA 15216
<b>4. Debtor's attorney</b> Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
<b>5. Bankruptcy trustee</b> Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 2/9/18
<b>7. Meeting of creditors</b>	<b>March 19, 2018 at 03:00 PM</b>	Location:  <b>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 5/18/18
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Robert J. Wentzel**  
**Laura L. Gibson**  
Debtor(s)

Bankruptcy Case No.: 17-25121-GLT  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: February 9, 2018

Gregory L. Taddonio  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Robert J. Wentzel  
 Laura L. Gibson  
 Debtors

Case No. 17-25121-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 309A

Page 1 of 3  
 Total Noticed: 45

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db/jdb +Robert J. Wentzel, Laura L. Gibson, 2836 Connecticut Ave., Pittsburgh, PA 15216-1935  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14750565 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
 14750566 Borough of Dormont, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200  
 14750567 +Bureau of Unemployment Compensation, c/o Comm. of PA Dept of Labor & Industry, PO Box 67503, Harrisburg, PA 17106-7503  
 14750572 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: Columbia Gas Company, PO Box 742537, Cincinnati, OH 45274-2537)  
 14750575 +CW Nexus Credit Card, 101 Crossways Park, Woodbury, NY 11797-2020  
 14750573 +Comcast, c/o Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588  
 14750574 +Credit One Bank, c/o LVNV Funding & Resurgent Capital Svc, PO Box 1269, Greenville, SC 29602-1269  
 14750577 +Estate Information Services, PO Box 1730, Reynoldsburg, OH 43068-8730  
 14750581 +Glenbeigh Business Office - Medical, c/o Global Control, 22 East Main Street, PO Box 750, Geneva, OH 44041-0750  
 14750584 JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429  
 14750587 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 14750589 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 14750593 Pennsylvania American Water Company, PO Box 371412, Pittsburgh, PA 15250-7412  
 14771397 +Retreat Premier Addiction Treatment, 1170 South State Street, Ephrata, PA 17522-2601  
 14750596 +Round Point Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918  
 14771398 +RoundPoint Mortgage Svc. Corp., 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1934  
 14771399 Sherwin Williams, 3603 Library Road, Pittsburgh, PA 15234-2230  
 14750597 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 14750598 +Weinstein Imaging Associates, 5850 Centre Avenue, Pittsburgh, PA 15206-3780

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Feb 10 2018 01:04:01 Kenneth Steidl,  
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219  
 tr +EDI: BRCCRWF.COM Feb 10 2018 00:53:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2018 01:04:29 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 10 2018 01:04:34  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14750568 EDI: CAPITALONE.COM Feb 10 2018 00:53:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14750576 +E-mail/Text: kburkley@bernsteinlaw.com Feb 10 2018 01:05:04 Duquesne Light Company,  
 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
 14750579 E-mail/Text: bankruptcynotice@fcbanking.com Feb 10 2018 01:04:07 First Commonwealth Bank,  
 P. O. Box 400, Indiana, PA 15701-0400  
 14750578 +EDI: BLUESTEM Feb 10 2018 00:53:00 Fingerhut & WebBank, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 14750580 EDI: AMINFOFP.COM Feb 10 2018 00:53:00 First Premier Bank, 3820 North Louise Avenue,  
 Sioux Falls, SD 57107-0145  
 14750582 EDI: CITICORP.COM Feb 10 2018 00:53:00 Home Depot & Citibank, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 14750583 EDI: JEFFERSONCAP.COM Feb 10 2018 00:53:00 Jefferson Capital Systems, 16 McLeland Road,  
 Saint Cloud, MN 56303  
 14750584 E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Feb 10 2018 01:05:12  
 JH Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429  
 14750585 +E-mail/Text: BKRMailOPS@weltman.com Feb 10 2018 01:04:17 Kay Jewelers, 375 Ghent Road,  
 Akron, OH 44333-4600  
 14771386 EDI: RESURGENT.COM Feb 10 2018 00:53:00 LVNV Funding, PO Box 10584,  
 Greenville, SC 29603-0584  
 14750586 +EDI: TSYS2.COM Feb 10 2018 00:53:00 Macy's, PO Box 8218, Mason, OH 45040-8218  
 14771393 EDI: AGFINANCE.COM Feb 10 2018 00:53:00 One Main, PO Box 969, Evansville, IN 47706-0969  
 14750592 +EDI: AGFINANCE.COM Feb 10 2018 00:53:00 One Main Financial, PO Box 1010,  
 Evansville, IN 47706-1010  
 14753659 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2018 01:04:29  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946  
 14750594 +EDI: CCUSA.COM Feb 10 2018 00:53:00 Pittsburgh Gastroenterology, c/o Credit Collections,  
 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209  
 14750595 +EDI: CCS.COM Feb 10 2018 00:53:00 Progressive Insurance, c/o Credit Collection Services,  
 PO Box 607, Norwood, MA 02062-0607  
 14771400 EDI: AGFINANCE.COM Feb 10 2018 00:53:00 Springleaf Financial, PO Box 742536,  
 Cincinnati, OH 45274  
 14771402 EDI: AISTMBL.COM Feb 10 2018 00:53:00 TMobile, P.O. Box 742596,  
 Cincinnati, OH 45274-2596

District/off: 0315-2

User: bsil  
Form ID: 309A

Page 2 of 3  
Total Noticed: 45

Date Rcvd: Feb 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14771403 +EDI: VERIZONWIRE.COM Feb 10 2018 00:53:00 Verizon Wireless, PO Box 25505,  
Lehigh Valley, PA 18002-5505  
14771405 E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 10 2018 01:04:34 Westlake Financial,  
P.O. Box 54807, Los Angeles, CA 90054-0807  
14750599 +E-mail/Text: bankruptcynotice@westlakefinancial.com Feb 10 2018 01:04:35  
Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr First Guaranty Mortgage Corporation  
14771365\* +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
14771366\* Borough of Dormont, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200  
14771367\* +Bureau of Unemployment Compensation, c/o Comm. of PA Dept of Labor & Industry, PO Box 67503,  
Harrisburg, PA 17106-7503  
14771372\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas Company, PO Box 742537, Cincinnati, OH 45274-2537)  
14771375\* +CW Nexus Credit Card, 101 Crossways Park, Woodbury, NY 11797-2020  
14750569\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14750570\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14750571\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14771368\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14771369\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14771370\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14771371\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
14771373\* +Comcast, c/o Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588  
14771374\* +Credit One Bank, c/o LVNV Funding & Resurgent Capital Svc, PO Box 1269,  
Greenville, SC 29602-1269  
14771376\* +Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
14771377\* +Estate Information Services, PO Box 1730, Reynoldsburg, OH 43068-8730  
14771379\* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400  
(address filed with court: First Commonwealth Bank, P. O. Box 400, Indiana, PA 15701-0400)  
14771378\* +Fingerhut & WebBank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
14771380\* First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145  
14771381\* +Glenbeigh Business Office - Medical, c/o Global Control, 22 East Main Street, PO Box 750,  
Geneva, OH 44041-0750  
14771382\* Home Depot & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
14771383\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems, 16 McLeland Road,  
Saint Cloud, MN 56303)  
14771384\* JH Portfolioc Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429  
14771385\* +Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600  
14771387\* +Macy's, PO Box 8218, Mason, OH 45040-8218  
14750588\* +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
14771388\* +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
14771389\* +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
14750590\* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
14750591\* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
14771390\* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
14771391\* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
14771392\* +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
14771394\* Pennsylvania American Water Company, PO Box 371412, Pittsburgh, PA 15250-7412  
14771395\* +Pittsburgh Gastroenterology, c/o Credit Collections, 16 Distributor Drive, Suite 1,  
Morgantown, WV 26501-7209  
14771396\* +Progressive Insurance, c/o Credit Collection Services, PO Box 607, Norwood, MA 02062-0607  
14771401\* +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
14771404\* +Weinstein Imaging Associates, 5850 Centre Avenue, Pittsburgh, PA 15206-3780

TOTALS: 1, \* 38, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil  
Form ID: 309A

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Total Noticed: 45

Date Rcvd: Feb 09, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor First Guaranty Mortgage Corporation  
bkgroup@kmllawgroup.com  
Kenneth Steidl on behalf of Debtor Robert J. Wentzel julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Joint Debtor Laura L. Gibson julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste  
inberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 5